Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
MIDDLE DISTRICT OF TENNESSEE		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Kevin		
	your government-issued picture identification (for example, your driver's license or passport).	First name	_	First name
		A		
		Middle name		Middle name
	Bring your picture	Rodriquez		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
	<b>3</b>			
2.	All other names you have used in the last 8 years			
	Include your married or			
	maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7397		

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	,	Business name(s)			
		EINs		EINs			
5.	Where you live	4956 Indian Summer Drive		If Debtor 2 lives at a different address:			
		Nashville, TN 37207 Number, Street, City, State & ZIP Code		Number, Street, City, State & ZIP Code			
		Davidson County		County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code		Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	<ul> <li>Check one:</li> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> <li>I have another reason.</li> </ul>		Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.			
		Explain. (See 28 U.S.C. § 1408.)		Explain. (See 28 U.S.C. § 1408.)			

Del	otor 1 Kevin A Rodriquez					Case i	number (if known)					
Par	t 2: Tell the Court About	our Bank	ruptcy Ca	se								
7.	The chapter of the Bankruptcy Code you are		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.									
	choosing to file under	☐ Chapt	er 7									
		☐ Chapt	er 11									
		☐ Chapt	er 12									
		■ Chapt	er 13									
8.	How you will pay the fee	abo ord	out how yo	u may pay. Typically, if you attorney is submitting your	i are paying	the fee yourself,	you may pay with casl	ir local court for more details n, cashier's check, or money h a credit card or check with				
				the fee in installments. It e in Installments (Official Fo		e this option, sig	n and attach the Applic	ation for Individuals to Pay				
		☐ I re	quest that is not req	t my fee be waived (You nuired to, waive your fee, and	nay request d may do so	only if your inco	ome is less than 150%					
				o your family size and you a cation to Have the Chapter				ose this option, you must fill with your petition.				
9.	Have you filed for	□ No.										
	bankruptcy within the last 8 years?	Yes.										
			District	Middle District of Tennessee	When	8/14/12	Case number	12-07436-7				
			District	Middle District of Tennessee	When	3/27/12	Case number	12-02925-7				
			District	Middle District of Tennessee	When	11/29/10	Case number	10-12922 Ch 13				
10.	Are any bankruptcy	■ No										
	cases pending or being filed by a spouse who is	☐ Yes.										
	not filing this case with you, or by a business partner, or by an affiliate?											
			Debtor				Relationship to y	ou				
			District		When		Case number, if					
			Debtor				Relationship to y					
			District		When		Case number, if	known				
11.	Do you rent your	■ No.	Go to li	ne 12.								

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

☐ Yes.

No. Go to line 12.

bankruptcy petition.

Deb	tor 1 Kevin A Rodriquez			Case number (if known)				
Part	13: Report About Any Bu	sinesses	You Own as a Sole Pro	prietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.					
		☐ Yes.	Name and location of	f business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if	any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City	, State & ZIP Code				
	it to this petition.		Check the appropria	te box to describe your business:				
			☐ Health Care	Business (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset	Real Estate (as defined in 11 U.S.C. § 101(51B))				
			Stockbroker	(as defined in 11 U.S.C. § 101(53A))				
			☐ Commodity E	Broker (as defined in 11 U.S.C. § 101(6))				
			☐ None of the a	above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	the court must know whether you are a small business debtor so that it can set appropriate are a small business debtor, you must attach your most recent balance sheet, statement of and federal income tax return or if any of these documents do not exist, follow the procedure						
	For a definition of small	■ No.	No. I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Cha Code.	pter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Cha	pter 11 and I am a small business debtor according to the definition in the Bankruptcy Code				
Part	Report if You Own or	Have An	/ Hazardous Property o	r Any Property That Needs Immediate Attention				
	Do you own or have any	■ No.	,a_a. a a a a o p o , o	,,				
	property that poses or is							
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention in needed, why is it needed					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
				Number, Street, City, State & Zip Code				

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that make

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

☐ **Disability.** My physical disability causes me to be unable to participate

in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

П

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a n

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

10 00 80.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	otor 1 Kevin A Rodriquez			Case number (if known)						
Par	t 6: Answer These Questi	ions for Re	eporting Purposes							
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "in individual primarily for a personal, family, or household purpose."								
			☐ No. Go to line 16b.							
			■ Yes. Go to line 17.							
		16b.		iness debts? Business debts are debts the timent or through the operation of the bu						
			☐ No. Go to line 16c.							
			☐ Yes. Go to line 17.							
		16c.	State the type of debts you ow	e that are not consumer debts or busine	ess debts					
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7.	. Go to line 18.						
	Do you estimate that after any exempt property is excluded and	☐ Yes.		you estimate that after any exempt pro vill be available to distribute to unsecure						
	administrative expenses		□ No							
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes							
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000					
	you estimate that you owe?	□ 50-99		5001-10,000	☐ 50,001-100,000					
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000					
19.	How much do you	□ \$0 - \$	•	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion					
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$100 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion					
20.	How much do you estimate your liabilities	□ \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
	to be?	_	001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion					
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion					
Par	t 7: Sign Below									
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.								
				I am aware that I may proceed, if eligiblief available under each chapter, and I o	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.					
				t pay or agree to pay someone who is r notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this					
		I request	relief in accordance with the cha	apter of title 11, United States Code, sp	pecified in this petition.					
		bankrupto 1519, and	cy case can result in fines up to d 3571.		or property by fraud in connection with a page 2 years, or both. 18 U.S.C. §§ 152, 1341,					
		Kevin A	n A Rodriquez Rodriquez e of Debtor 1	Signature of Debt	or 2					
		Executed	I on January 25, 2016	Executed on						
			MM / DD / YYYY	M	M / DD / YYYY					

Debtor 1 Kevin A Rodriquez	<u>:</u>	Cas	e number (if known)
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petitio under Chapter 7, 11, 12, or 13 of title 11, United Sta for which the person is eligible. I also certify that I h	tes Code, and have	explained the relief available under each chapter
If you are not represented by an attorney, you do not need to file this page.	342(b) and, in a case in which § 707(b)(4)(Ď) applie in the schedules filed with the petition is incorrect.	s, certify that I have r	no knowledge after an inquiry that the information
	/s/ J. Robert Harlan	Date	January 25, 2016
	Signature of Attorney for Debtor		MM / DD / YYYY
	J. Robert Harlan Printed name		
	Harlan, Slocum & Quillen Firm name		
	39 Public Square PO Box 949		
	Columbia, TN 38402-0949  Number, Street, City, State & ZIP Code		
	Contact phone 931-381-0660	Email address	harlanecf@gmail.com

BPR No. 010466 Bar number & State

Fill	in this inform	nation to identify you	r case:				
	otor 1	Kevin A Rodrigue					
		First Name	Middle Name	Last Name			
	otor 2 use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Ba	nkruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE			
Cas	e number						
(if kn	own)					_	if this is an ded filing
						amen	ded illing
Off	ficial Fo	rm 106Sum					
			and Liabilities an	nd Certain Statistical Inform	ation	1	12/15
infor	rmation. Fill of original form	out all of your schedu	lles first; then complete th	e are filing together, both are equally respone information on this form. If you are filing the box at the top of this page.			
ran	Cumin	arize rour Assets				Your as	ssets f what you own
1.	Schedule A 1a. Copy line	<b>/B: Property</b> (Official Fe 55, Total real estate,	Form 106A/B) from Schedule A/B			. \$	388,233.00
	1b. Copy line	e 62, Total personal pr	operty, from Schedule A/B			. \$	7,544.15
	1c. Copy line	e 63, Total of all prope	ty on Schedule A/B			. \$	395,777.15
Part	t 2: Summa	arize Your Liabilities					
							abilities t you owe
2.			Claims Secured by Property umn A, <i>Amount of claim,</i> at	(Official Form 106D) the bottom of the last page of Part 1 of <i>Sch</i>	edule D	\$	330,000.00
3.	Schedule E/ 3a. Copy th	F: Creditors Who Have e total claims from Par	e <i>Unsecured Claims</i> (Officia t 1 (priority unsecured claim	ıl Form 106E/F) ns) from line 6e of S <i>chedule E/F</i>		\$	16,500.00
	3b. Copy th	e total claims from Par	t 2 (nonpriority unsecured c	claims) from line 6j of Schedule E/F		\$	65,263.00
				Your total	iabilities	\$	411,763.00
Part	Summa	arize Your Income an	d Expenses				
4.	Schedule I: Copy your co	Your Income (Official Formbined monthly incor	Form 106I) ne from line 12 of <i>Schedule</i>	ə I		\$	6,850.00
5.		Your Expenses (Official nonthly expenses from				\$	1,889.00
Part	4: Answe	r These Questions fo	r Administrative and Stati	stical Records			
6.	-	•	der Chapters 7, 11, or 13? rt on this part of the form. C	heck this box and submit this form to the co	ourt with y	our other so	hedules.
7.	■ Yes What kind o	of debt do you have?					
				debts are those "incurred by an individual progress of or statistical purposes. 28 U.S.C. § 159.	imarily for	a personal	, family, or

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

7,153.16

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	16,500.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	60,502.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	77,002.00

	n this inform	nation to identify	your case and th	sic filin	va:					
Debt		Kevin A Rod		115 111111	19.					
DOD	101 1	First Name		Name		Last Name				
Debt (Spou	tor 2 ise, if filing)	First Name	Middle	Name		Last Name				
Unite	ed States Bar	nkruptcy Court for	the: MIDDLE DI	ISTRIC	T OF TENNE	SSEE				
Case	e number					_			☐ Check if amended	this is an d filing
Sc In eac	hedule th category, se best. Be as co	mplete and accura	roperty escribe items. List all the as possible. If two	o marrie	ed people are fi	n asset fits in more than one iling together, both are equa	lly responsible	or supplying	correct informa	ition. If
	_	•				ditional pages, write your na	me and case nu	mber (if know	n). Answer eve	ry question
Part	1: Describe E	Each Residence, B	uilding, Land, or Oth	er Real	Estate You Ow	vn or Have an Interest In				
_	No. Go to Part Yes. Where is			Wha	t is the propert	<b>:y?</b> Check all that apply				
		n Summer Drive f available, or other de			. Condominium	home Ilti-unit building n or cooperative	amount of a	ny secured cla	ims or exemption ims on <i>Schedule</i> as <i>Secured by Pl</i>	e D:
	Nashville	TN State	37207-0000 ZIP Code	□ ■	Land	d or mobile home	Current val entire prop \$30		Current value portion you o	
	,				Timeshare Other	it in the property? Check one	Describe th	e nature of ye	our ownership i	nterest
					•		Tenants	by the Entir	ety	
	Davidson				Debtor 2 only	,				
	County				_	Debtor 2 only of the debtors and another		if this is com	munity property	,
					er information y perty identificati	ou wish to add about this ite	em, such as loca	al		
				des Cou the	cribed in tha unty Public R arrears clair	acres located at 4956 In at certain Deed as recon Registry. Debtors disput med by the secured mo v is the lawful owner and	ded in Book e the amoun rtgage holde	at Page of claimed for and also of	f the Davidso or a payoff ar dispute that t	on nd he

Official Form 106A/B Schedule A/B: Property 

Deb	otor 1 Kevin A Rod	riquez				Case numb	oer (if known)		
	If you own or have	more th	nan one, list here	):					
1.2	A D : :0D			What	is the property? Check all that apply				
	Annas Retreat 2D  Street address, if available, of	or other de	scription		Single-family home				ns or exemptions. Put the
	Street address, if available, t	n omer de	scription		Duplex or multi-unit building				ns on Schedule D: Secured by Property.
					Condominium or cooperative				, , ,
					Manufactured or mobile home	Curi	rent value of th	ne.	Current value of the
	St Thomas	VI	00801-0000		Land		re property?		portion you own?
	City	State	ZIP Code		Investment property	_	\$83,333	.00	\$83,333.00
					Timeshare	Des	cribe the natu	re of you	r ownership interest
					Other	. i.e.			cy by the entireties, or
				_	has an interest in the property? Check on		e estate), if kno nants in Cor		
	Caint Thomas				Debtor 1 only	161	lants in Coi	IIIIIOII	
	Saint Thomas				Debtor 2 only				
	County				Debtor 1 and Debtor 2 only				unity property
							(see instructions	s)	
					r information you wish to add about this erty identification number:	item, such	as local		
				1/3	Interest - Value - \$250,000.00				
					your entries from Part 1, including				\$388,233.00
			Part 1. Write that	numbe	er here		=>		Ψ300,233.00
Part	2: Describe Your Vehic	les							
4. <b>W</b>					reational vehicles, other vehicles, a ing vessels, snowmobiles, motorcycle				
.p	pages you have attach	ed for	Part 2. Write that		our entries from Part 2, including r here				\$0.00
	3: Describe Your Perso							_	
,			·	it in an	y of the following items?			<b>po</b> Do	urrent value of the ortion you own? o not deduct secured aims or exemptions.
	lousehold goods and Examples: Major applian I No I Yes. Describe			na, kitch	enware				
		2 Ch Dish	est of Drawers, \	Nashe , Dinin	Fables, End Tables, 6 Beds, 2 Nigr, Dryers, Refrigerator, Microwav g Table w/ Chairs, Misc Lamps ar	e,		_	\$5,000.00

Official Form 106A/B Schedule A/B: Property page 2 Softwal Case Bankruptcy Document Page 11 of 53

Debtor	r 1	known)			
	a <i>mple</i> No	es: Televisions and radios; audio including cell phones, camer	o, video, stereo, and digital equipment; co as, media players, games	mputers, printers, scanners;	music collections; electronic devices
<b>■</b> \	Yes.	Describe  3 Tv's, Dvd I	Player, Computer, Printer		\$1,200.00
Exa	ample No	oles of value es: Antiques and figurines; painti other collections, memorabili  Describe	ings, prints, or other artwork; books, pictu ia, collectibles	res, or other art objects; star	mp, coin, or baseball card collections;
Exa	ample No	ent for sports and hobbies es: Sports, photographic, exercis musical instruments  Describe	se, and other hobby equipment; bicycles,	pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
	xamp No		munition, and related equipment		
	xamp No		her coats, designer wear, shoes, accesso	vries	
		Misc person	al clothing		\$600.00
13. <b>No</b>	xamp No Yes. <b>on-fa</b> xamp No		jewelry, engagement rings, wedding rings	s, heirloom jewelry, watches,	gems, gold, silver
	No	ner personal and household its	ems you did not already list, including	any health aids you did no	ot list
		·	ure, Weedeater, Misc Power Tools		\$175.00
			ntries from Part 3, including any entrie		\$6,975.00
Part 4:	Des	scribe Your Financial Assets			
Do you	u ow	n or have any legal or equitab	le interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>Ca</b>		oles: Money you have in your wa	llet, in your home, in a safe deposit box, a	and on hand when you file yo	our petition

Official Form 106A/B

■ No

Schedule A/B: Property

page 3

Debtor 1	Kevin A Rodriquez	Case number (if known)	
☐ Ye	s		
		I accounts; certificates of deposit; shares in credit unions, brokerage hou ounts with the same institution, list each.	uses, and other similar
□ No	,		
■ Ye	S	Institution name:	
	17.1. Savings	St. Thomas Federal Credit Union	\$569.
Exa.		ks th brokerage firms, money market accounts	
■ No □ Ye	SInstitution or is:	suer name:	
	publicly traded stock and interests in inc	corporated and unincorporated businesses, including an interest in	ı an LLC, partnership,
■ No			
☐ Ye	s. Give specific information about them  Name of entity:		
Neg	otiable instruments include personal checks -negotiable instruments are those you cann	negotiable and non-negotiable instruments s, cashiers' checks, promissory notes, and money orders. ot transfer to someone by signing or delivering them.	
	s. Give specific information about them		
	Issuer name:		
Exa. ■ No		(k), 403(b), thrift savings accounts, or other pension or profit-sharing pla	ins
⊔ Ye	s. List each account separately.  Type of account:	Institution name:	
You	mples: Agreements with landlords, prepaid	de so that you may continue service or use from a company rent, public utilities (electric, gas, water), telecommunications companies	s, or others
	S	Institution name or individual:	
_		money to you, either for life or for a number of years)	
■ No □ Ye	s Issuer name and description	on.	
	S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	n a qualified ABLE program, or under a qualified state tuition progra	am.
		ription. Separately file the records of any interests.11 U.S.C. § 521(c):	
25. <b>Trus</b> ■ No	• •	rty (other than anything listed in line 1), and rights or powers exerci	sable for your benefit
☐ Ye	s. Give specific information about them		
	•	ts, and other intellectual property roceeds from royalties and licensing agreements	
	s. Give specific information about them		
<i>Exa</i> . ■ No		ngibles cooperative association holdings, liquor licenses, professional licenses	
<b>_</b> 16	s. Sive opcome information about the III		

Debtor 1	Kevin A Rodriquez		Case number (if known)	
Money o	r property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	efunds owed to you			
■ No □ Yes	s. Give specific information abo	ut them, including whether you al	ready filed the returns and the tax years	
Exan ■ No	ly support nples: Past due or lump sum al s. Give specific information	imony, spousal support, child sup	port, maintenance, divorce settlement, property	settlement
Exan			enefits, sick pay, vacation pay, workers' compen-	sation, Social Security
31. Intere	ests in insurance policies	nsurance; health savings account	: (HSA); credit, homeowner's, or renter's insuranc	ce
■ No		_		
⊔ Yes		y of each policy and list its value. iny name:	Beneficiary:	Surrender or refund value:
If you some		e you from someone who has d trust, expect proceeds from a life	ied insurance policy, or are currently entitled to recei	ive property because
Exan ■ No	• •	her or not you have filed a laws disputes, insurance claims, or righ	uit or made a demand for payment nts to sue	
		I claims of every nature, includ	ing counterclaims of the debtor and rights to	set off claims
□ No ■ Yes	s. Describe each claim	,		
		Potential Claim against For property damage caused b	kridge Homes and City of Nashville for y faulty building inspection.	Unknowr
		Potential Actions against C	itiMortgage for Wrongful Foreclosure	Unknowr
■ No	inancial assets you did not al	ready list		
		r entries from Part 4, including e	any entries for pages you have attached	\$569.15
Part 5: D	escribe Any Business-Related Pr	operty You Own or Have an Interest	In. List any real estate in Part 1.	
		le interest in any business-related pr	•	
	Go to Part 6.	, and a second property of the second propert		
☐ Yes.	Go to line 38.			

Official Form 106A/B Schedule A/B: Property page 5 Softwal Case Bankruptcy Document Page 14 of 53

Deb	or 1 Kevin A Rodriquez		Case number (if known)	
Part	Describe Any Farm- and Commercial Fishing-Related Property You O If you own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	ln.	
	o you own or have any legal or equitable interest in any farm-	or commercial fishi	ng-related property?	
	No. Go to Part 7.			
	☐ Yes. Go to line 47.			
Part	Describe All Property You Own or Have an Interest in That You I	Did Not List Above		
	No Yes. Give specific information  Add the dollar value of all of your entries from Part 7. Write the	at number here		\$0.00
				<b>***</b>
	Part 1: Total real estate, line 2Part 2: Total vehicles, line 5	\$0.00		\$388,233.00
	Part 3: Total personal and household items, line 15	\$6,975.00		
	Part 4: Total financial assets, line 36	\$569.15		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$7,544.15	Copy personal property total	\$7,544.15
63	Total of all property on Schedule A/B. Add line 55 + line 62			\$305 777 15

Fill in this info	rmation to identify your	case:		
Debtor 1	Kevin A Rodrique	Z		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE	
Case number (if known)				☐ Check if this is ar amended filing

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as E	xempt							
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	■ You are claiming state and federal nonban	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/B	that you claim as exe	empt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption.						
	3 Sofa's, Loveseat, Coffee Tables, End	\$5,000.00	\$5,000.00	Tenn. Code Ann. § 26-2-103					
of D Ref	Tables, 6 Beds, 2 Nighstands, 2 Chest of Drawers, Washer, Dryers, Refrigerator, Microwave, Dishwasher, Freezer, Dining Table w/ Chairs, Misc		100% of fair market value, up to any applicable statutory limit						

of Drawers, Washer, Dryers, Refrigerator, Microwave, Dishwasher, Freezer, Dining Table w/ Chairs, Misc Lamps and Decor, Misc Cooking Utensils Line from Schedule A/B: 6.1		П	100% of fair market value, up to any applicable statutory limit	
3 Tv's, Dvd Player, Computer, Printer Line from Schedule A/B: 7.1	\$1,200.00		\$1,200.00	Tenn. Code Ann. § 26-2-103
Life from Schedule AVB. 1.1			100% of fair market value, up to any applicable statutory limit	
Misc personal clothing Line from Schedule A/B: 11.1	\$600.00		\$600.00	Tenn. Code Ann. § 26-2-104
Life from Schedule Alb. 11.1			100% of fair market value, up to any applicable statutory limit	
Patio Furniture, Weedeater, Misc Power Tools	\$175.00		\$175.00	Tenn. Code Ann. § 26-2-103
Line from Schedule A/B: 14.1			100% of fair market value, up to any applicable statutory limit	

Schedule C: The Property You Claim as Exempt Official Form 106C

Debtor 1 Kevin A Rodriquez			Case number (if known)			
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	Savings: St. Thomas Federal Credit Union	\$569.15		\$569.15	Tenn. Code Ann. § 26-2-103	
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
	Potential Claim against Foxridge	Unknown		\$3,055.00	Tenn. Code Ann. § 26-2-103	
 	Homes and City of Nashville for property damage caused by faulty building inspection.  Line from Schedule A/B: 34.1			100% of fair market value, up to any applicable statutory limit		
3.	<ul> <li>3. Are you claiming a homestead exemption of more than \$155,675?         (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)     </li> <li>No</li> </ul>					
	☐ Yes. Did you acquire the property cover	ered by the exemption w	ithin 1	,215 days before you filed this case	9?	
	□ No					

Fill in this inform	ation to identify yo	ur case:				
Debtor 1	Kevin A Rodriqu	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ban	kruptcy Court for the	e: MIDDLE DISTRICT OF TENN	ESSEE			
Case number (if known)					_	if this is an led filing
Official Form Schedule I		s Who Have Claims	Secured	by Property	У	12/15
Be as complete and	accurate as possible.	If two married people are filing togethet, number the entries, and attach it to t	er, both are equall	y responsible for supp	olying correct information	
1. Do any creditors h	ave claims secured by	y your property?				
☐ No. Check	this box and submit	this form to the court with your other	er schedules. Yo	u have nothing else	to report on this form.	
Yes. Fill in	all of the information	below.				
Part 1: List All	Secured Claims					
		more than one secured claim, list the cre-		Column A	Column B	Column C
as possible, list the c		particular claim, list the other creditors in der according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Citimortgag Creditor's Name	e Inc	Describe the property that secures		\$330,000.00	\$304,900.00	\$25,100.00
Po Box 624		4956 Indian Summer Drive N TN 37207 Davidson County Home and .55 acres located Indian Summer Drive Nashvil described in that certain Deer recorded in Book at Page of Davidson County Public Regi As of the date you file, the claim is:	at 4956 lle, TN as d as f the istry. Debt			
Sioux Falls	SD 57117	Contingent				
Number, Street, 0	City, State & Zip Code	Unliquidated				
Who owes the deb	t? Check one.	■ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	mortgage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Deb	•	☐ Statutory lien (such as tax lien, me	echanic's lien)			
At least one of the		Judgment lien from a lawsuit	First Mortgag			
Check if this claic		Other (including a right to offset)	First Mortgag	<u> </u>		
Date debt was incur	red <u>4/2007</u>	Last 4 digits of account num	ber <u>1919</u>			
	age of your form, add	olumn A on this page. Write that numl the dollar value totals from all pages.	ber here:	\$330,00 \$330,00		

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debti	יי Kevin A Roariqu	iez		Case number (if know)				
	First Name	Middle Name	Last Name					
	Name Address Brock & Scott			On which line in Part 1 did you enter the creditor?	2.1			
	Atlanta, GA 30341	nwoody Road, Ste 310		Last 4 digits of account number		_		
	Name Address							
	Davidson County G Justice A. A. Birch E			On which line in Part 1 did you enter the creditor?	2.1			
		)8 2nd Ave. N. #2110		Last 4 digits of account number				

Fill in this i	nformation to identify your	case:				
Debtor 1	Kevin A Rodriquez					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing	) First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE			
Case number	er					
(if known)					☐ Check	if this is an
					amend	ed filing
Official F	orm 106E/F					
	e E/F: Creditors W	ho Have Unseci	red Claims			12/15
	e and accurate as possible. Use			or craditors with NOND	PIODITY claims. List	
D: Creditors V	xecutory Contracts and Unexpi /ho Have Claims Secured by Proon Page to this page. If you havown).	operty. If more space is need	led, copy the Part you need	d, fill it out, number the	entries in the boxes	on the left. Attach
Part 1: L	ist All of Your PRIORITY Un	secured Claims				
1. Do any c	editors have priority unsecured	l claims against you?				
☐ No. G	o to Part 2.					
Yes.						
identify wl possible,	your priority unsecured claims nat type of claim it is. If a claim ha list the claims in alphabetical orde than one creditor holds a particula	s both priority and nonpriority a r according to the creditor's na	amounts, list that claim here time. If you have more than to	and show both priority an	d nonpriority amounts.	As much as
(For an ex	planation of each type of claim, se	ee the instructions for this forn	in the instruction booklet.)			
				Total claim	Priority amount	Nonpriority amount
2.1 Inte	rnal Revenue Bureau	Last 4 digits of	account number	\$16,500.00	\$16,500.00	\$0.00
	ity Creditor's Name 5 Estate Smith Bay Ste 22	25 When was the	debt incurred?			
	homas, VI 00802				•	
	ber Street City State Zlp Code	<u></u>	ou file, the claim is: Check	all that apply		
_	curred the debt? Check one.	☐ Contingent				
■ Debt	or 1 only	☐ Unliquidated				
☐ Debt	or 2 only	☐ Disputed				
☐ Debt	or 1 and Debtor 2 only	Type of PRIOR	TY unsecured claim:			
☐ At le	ast one of the debtors and anothe	Domestic su	pport obligations			
☐ Che	ck if this claim is for a commun	ity debt Taxes and c	ertain other debts you owe th	ne government		
	aim subject to offset?	<u> </u>	eath or personal injury while	you were intoxicated		
No.		Other Case	<b>4</b> .			

☐ Yes

2013 & 2014 Taxes

Debto	or 1 Kevin A Rodriquez	Case number (if know)	
2.2	Tennessee Department of Revenue	Last 4 digits of account number \$0.00 \$	50.00 \$0.00
	Priority Creditor's Name		<u> </u>
	Tax Enforcement Division: Atn Ms. Howard	When was the debt incurred?	
	531 Henly St. P.O. Box 378		
	Knoxville, TN 37902		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
_	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
[	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
[	At least one of the debtors and another	☐ Domestic support obligations	
[	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government	
l	s the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated	
	No	Other. Specify	
	Yes	Notice Only	
4. Lis	aim, list the creditor separately for each claim. For each	nis form to the court with your other schedules.  slphabetical order of the creditor who holds each claim. If a creditor has more than on the claim listed, identify what type of claim it is. Do not list claims already included in Part no Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation	t 1. If more than one
4.1	Americredit	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name ATTN: Bankruptcy Department PO Box 183853	When was the debt incurred?	-
	Arlington, TX 76096  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Notice Only	
		• • •	*

Debtor	1 Kevin A Rodriquez	Case number (if know)	
4.2	Capital One	Last 4 digits of account numberCCts	\$353.00
	Nonpriority Creditor's Name Attn: Bankruptcy Claims Servicer PO Box 30285	When was the debt incurred?	
	Salt Lake City, UT 84130-0285  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Diagnostic Imaging Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO box 3390	When was the debt incurred?	
	Clarksville, TN 37043 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.4	Doverside Emergency Physicians, PLLC	Last 4 digits of account number XXXX	\$1,397.00
	Nonpriority Creditor's Name c/o Phoenix Financial Services PO Box 361450	When was the debt incurred?	
	Indianapolis, IN 46236-1450  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.5	Dyck O'Neal  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO Box 13370 Arlington, TX 76094	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	
4.6	ECast Settlement	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Chase Manhattan Bank USA PO BOX 35480	When was the debt incurred?	
	Newark, NJ 07193  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneok an that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Notice Only	
		— Other. Opecity	
4.7	Embassy Dental Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	1921 21st Ave S Nashville, TN 37212	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	•	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Notice Only	
	_ 100	Outlet. Specify     Traction of the specific of the speci	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.8	FIA Card Services Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Billing Inquiries PO Box 15026	When was the debt incurred?	
	Wilmington, DE 19850-5026  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.9	First Federal Savings Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Po Box 667	When was the debt incurred?	
	Dickson, TN 37056  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	
4.10	Firstsource	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 205 Bryant Woods South Buffalo, NY 14228	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.11	Frist Clinic	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2400 Patterson St. Ste. 400 Nashville, TN 37203	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	
4.12	Macys	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	Bankruptcy Processing PO Box 8053	when was the debt incurred?	
	Mason, OH 45040		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	
4.13	NAB	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		
	PO Box 198988	When was the debt incurred?	
	Nashville, TN 37219  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.14	Navient Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500	Last 4 digits of account number CCtS  When was the debt incurred?	\$60,502.00
	Wilkes-Barr, PA 18773  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	- · · · · · · · · · · · · · · · · · · ·	
	165	☐ Other. Specify  GSL	
4.15	Old Harding Pediatric Associates  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	5819 Old Harding Road Nashville, TN 37205	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.16	Phoenix Financial Serv	Last 4 digits of account numberCCts	\$1,397.00
	Nonpriority Creditor's Name C/O Doverside Emergy Phys Pllc 8902 Otis Ave Ste 103a	When was the debt incurred?	
	Indianapolis, IN 46216  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.17	Radiology Alliance Nonpriority Creditor's Name PO Box 440166	Last 4 digits of account number CCtS  When was the debt incurred?	\$314.00
	Nashville, TN 37244-0166  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ■ Debtor 1 only  □ Debtor 2 only	☐ Contingent ☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.18	Schneider Regional Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	9048 Sugar Estate Road St Thomas, VI 00802	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.19	Seven Springs Orthopaedics & Sports Med	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Ste 101 317 Seven Springs Way	When was the debt incurred?	
	Brentwood, TN 37027  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent	
	<u> </u>	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	

Debto	r 1 Kevin A Rodriquez	Case number (if know)	
4.20	Skyline Medical Center  Nonpriority Creditor's Name 3441 Dickerson Pike Nashville, TN 37207  Number Street City State Zlp Code  Who incurred the debt? Check one.	Last 4 digits of account number CCts  When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent	\$1,300.00
	Debtor 1 only	_	
	☐ Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	-
4.21	United States Postal Service Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO Box 227078 Dallas, TX 75222-7078	When was the debt incurred?	-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	-
4.22	Urology Associates	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 720 Cool Springs Blvd Ste 500 Franklin, TN 37067	When was the debt incurred?	-
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify Notice Only	_
Part 3	List Others to Be Notified About a Debt	That You Already Listed	
5. Use trying	this page only if you have others to be notified abo g to collect from you for a debt you owe to someor	ut your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, ne else, list the original creditor in Parts 1 or 2, then list the collection agency her ted in Parts 1 or 2, list the additional creditors here. If you do not have additional	e. Similarly, if you have
		n which entry in Part 1 or Part 2 did you list the original creditor?	
	S .	ne 4.2 of (Check one):	
	Correspondence Aero Drive, Ste 200	■ Part 2: Creditors with Nonpriority Unsecured	Claims

Official Form 106 E/F Schedule E/F: Creditors Who Have Unsecured Claims

San Diego, CA 92123-8131

Page 9 of 10

Last 4 digits of account number

Debtor 1 Kevin A Rodriquez		Case number (if know)
Name and Address Premiere Credit	On which entry in Part 1 or Part 2 Line 4.17 of (Check one):	2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 24850	Line 4.17 of (Check one).	_
Nashville, TN 37202		Part 2: Creditors with Nonpriority Unsecured Claims
140511VIIIG, 114 07 202	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Sallie Mae	Line 4.14 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 9500 Wilkes Barre, PA 18773		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	16,500.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	16,500.00
				<b>Total Claim</b>	
	6f.	Student loans	6f.	\$	60,502.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	4,761.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	65,263.00

Fill in this information to identify your case:					
Debtor 1	Kevin A Rodriquez				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		MIDDLE DISTRICT OF	TENNESSEE		
Case number _					
(if known)					

☐ Check if this is an amended filing

## Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the , Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	,				
	Name				<del>-</del>
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	

Debtor 1					
20010.	Kevin A Rodriqu	JEZ Middle Name	Loot Name		
Debtor 2		Middle Name	Last Name		
(Spouse if,		Middle Name	Last Name		
United S	tates Bankruptcy Court for the	e: MIDDLE DISTRICT OF	TENNESSEE		
Case nu	mber				
(if known)					<ul><li>Check if this is an amended filing</li></ul>
Sche		o are also liable for any del			12/15 ate as possible. If two married
fill it out,		the boxes on the left. Attacl	h the Additional Page		needed, copy the Additional Page p of any Additional Pages, write
1. D	o you have any codebtors?	(If you are filing a joint case,	do not list either spous	se as a codebtor.	
■ N	0				
☐ Y	es				
Arizo	Vithin the last 8 years, have yona, California, Idaho, Louisia				y states and territories include
ЦΥ	es. Did your spouse, former s	pouse, or legal equivalent liv	e with you at the time?		
3. In C in lii Forr	olumn 1, list all of your codone 2 again as a codebtor on m 106D), Schedule E/F (Officent Column 2.	ebtors. Do not include you ly if that person is a guarar	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filin e sure you have listed t 106G). Use Schedule D,	g with you. List the person show he creditor on Schedule D (Offici Schedule E/F, or Schedule G to
3. In C in lii Forr	olumn 1, list all of your code ne 2 again as a codebtor on n 106D), Schedule E/F (Offic	ebtors. Do not include you ly if that person is a guarar cial Form 106E/F), or Sched	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filin e sure you have listed t 106G). Use Schedule D,	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt
3. In C in lii Forr fill o	olumn 1, list all of your codence 2 again as a codebtor on 106D), Schedule E/F (Officent Column 2.	ebtors. Do not include you ly if that person is a guarar cial Form 106E/F), or Sched	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filing sure you have listed to 106G). Use Schedule D,  Column 2: The cree Check all schedule	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt s that apply:
3. In C in lii Forr	olumn 1, list all of your codence 2 again as a codebtor on 106D), Schedule E/F (Officent Column 2.	ebtors. Do not include you ly if that person is a guarar cial Form 106E/F), or Sched	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filing sure you have listed to 106G). Use Schedule D, Column 2: The cre	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt is that apply:
3. In C in lii Forr fill o	olumn 1, list all of your code ne 2 again as a codebtor on n 106D), Schedule E/F (Office out Column 2.  Column 1: Your codebtor Name, Number, Street, City, State an	ebtors. Do not include you ly if that person is a guarar cial Form 106E/F), or Sched	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filing e sure you have listed to 106G). Use Schedule D,  Column 2: The cree Check all schedule  Schedule D, line	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt is that apply:
3. In C in lii Forr fill o	olumn 1, list all of your code ne 2 again as a codebtor on n 106D), Schedule E/F (Office out Column 2.  Column 1: Your codebtor Name, Number, Street, City, State an	ebtors. Do not include you ly if that person is a guarar cial Form 106E/F), or Sched	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filing sure you have listed to 106G). Use Schedule D,  Column 2: The cree Check all schedule  Schedule D, line Schedule E/F, I	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt is that apply:
3. In C in lii Forr fill o	olumn 1, list all of your code ne 2 again as a codebtor on n 106D), Schedule E/F (Office out Column 2.  Column 1: Your codebtor Name, Number, Street, City, State an  Name  Number Street	ebtors. Do not include your ly if that person is a guarar cial Form 106E/F), or Scheo d ZIP Code	r spouse as a codebto ntor or cosigner. Make dule G (Official Form	cor if your spouse is filing e sure you have listed to 106G). Use Schedule D,  Column 2: The cree Check all schedule  Schedule D, ling Schedule E/F, I	ne creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt is that apply:    Compared to the compared to
3. In C in lii Forr fill o	olumn 1, list all of your code ne 2 again as a codebtor on n 106D), Schedule E/F (Office out Column 2.  Column 1: Your codebtor Name, Number, Street, City, State an  Name  Number Street	ebtors. Do not include your ly if that person is a guarar cial Form 106E/F), or Scheo d ZIP Code	r spouse as a codebto ntor or cosigner. Make dule G (Official Form	or if your spouse is filing sure you have listed to 106G). Use Schedule D,  Column 2: The cree Check all schedule  Schedule D, line Schedule E/F, I	he creditor on Schedule D (Offici Schedule E/F, or Schedule G to ditor to whom you owe the debt is that apply:

Fill	in this information to	identify your c	ase:									
De	btor 1 _	Kevin A Rodı	iquez									
1	btor 2											
Un	ited States Bankruptc	y Court for the	: MIDDLE DISTRICT O	F TENNESSEE								
(If k	se number nown)  fficial Form 1	1061					13 income	ed filing ent show as of the	ving postpetition e following date:	chapter		
	chedule I: Y		ama.				MM / DD/ Y	YYY		12/		
sup spo atta	plying correct inform buse. If you are separ ich a separate sheet	nation. If you ated and you	sible. If two married pec are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your spo ith you, do not include	ouse is informa	living wit	h you, incl ut your spe	lude info ouse. If	ormation about more space is	t your needed		
1.	Fill in your employ information.	ment		Debtor 1			Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional		Employment status	☐ Employed	☐ Employed			■ Employed				
		Employment status	■ Not employed			☐ Not employed						
	employers.		Occupation	-			Rental A	Agent				
	Include part-time, se self-employed work		Employer's name				Air BNB	- 1099	9 Self Employe	ed		
	Occupation may incor homemaker, if it		Employer's address									
			How long employed the	here?			_					
Pa	rt 2: Give Detai	ils About Mor	thly Income									
	imate monthly incomuse unless you are se		ate you file this form. If	you have nothing to repo	ort for ar	ny line, wr	ite \$0 in the	e space.	Include your no	n-filing		
	ou or your non-filing sp e space, attach a sep		ore than one employer, co	ombine the information fo	or all em	ployers fo	or that perso	on on the	e lines below. If	you nee		
						For De	ebtor 1		Debtor 2 or illing spouse			
2.			ry, and commissions (b calculate what the month		2.	\$	0.00	\$	3,800.00			

3.

0.00

0.00

+\$

0.00

3,800.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

3.

Debtor 1 Kevin A Rodriguez	Case number (if known)
----------------------------	------------------------

					Fo	r Debtor 1		For Debtor			
	Сору	line 4 here	4.		\$_	0.00	_			0.00	
5.	List a	all payroll deductions:									
٥.	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00		\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00		\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c		\$	0.00		\$		0.00	
	5d.	Required repayments of retirement fund loans	5d		\$	0.00		\$		0.00	
	5e.	Insurance	5e		\$	0.00		\$		0.00	
	5f.	Domestic support obligations	5f.		\$	0.00		\$		0.00	
	5g.	Union dues	5g		\$-	0.00		\$		0.00	
	5h.	Other deductions. Specify:	5h		\$	0.00				0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	:	\$	0.00		\$		0.00	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$	0.00		\$ 3	,80	0.00	
8.	List a 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	750.00		\$		0.00	
	8b.	Interest and dividends	8b		\$-	0.00		\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		•	Ψ_	0.00		Ψ		0.00	
		settlement, and property settlement.	8c		\$_	0.00		\$		0.00	
	8d.	Unemployment compensation	8d		\$_	0.00		\$		0.00	
	8e.	Social Security	8e		\$_	0.00		\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.		\$	0.00		\$		0.00	
	8g.	Pension or retirement income	8g		\$	0.00		\$		0.00	
	8h.	Other monthly income. Specify: Anticipated Side Cash Jobs	8h	.+	\$	2,300.00	+	\$		0.00	
9.	Add a	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	 }	3,050.00		\$		0.00	
			Г	L			_L 		1 1		1
10.		•	10.	\$_		3,050.00 + \$	_	3,800.00	=	\$	6,850.00
	Add t	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L				_		] [		
11.	Includ other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not elify:	depe			•					0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certales							\$	-	6,850.00
									_	ombine	
13.		ou expect an increase or decrease within the year after you file this form No.	?						m	onthly	income
		Yes. Explain:									

Fill in t	this information to identify your	case:									
Debtor	btor 1 Kevin A Rodriquez				Check if this is:						
Debtor	2					amended filing	ving postpetition chapter				
	ee, if filing)						the following date:				
United	States Bankruptcy Court for the:	MIDDLE DISTRICT OF TENNES	SEE		M	M / DD / YYYY					
Case n											
Offi	cial Form 106J										
	nedule J: Your Ex						12/15				
inform numb	nation. If more space is need er (if known). Answer every o										
	■ No. Go to line 2. □ Yes. <b>Does Debtor 2 live in</b> a	a separate household?									
	☐ No ☐ Yes. Debtor 2 must f	ile Official Form 106J-2, <i>Expense</i> .	s for Separate Housei	hold of D	ebto	r 2.					
2. <b>D</b>	Oo you have dependents? [	□No									
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2			Dependent's age	Does dependent live with you?				
	Do not state the		Son			7	□ No				
u	lependents names.		3011				■ Yes □ No				
			Daughter			8	■ Yes				
							□ No □ Yes				
							☐ Yes				
							☐ Yes				
е	Oo your expenses include expenses of people other that ourself and your dependents										
expen	ate your expenses as of you	Monthly Expenses r bankruptcy filing date unless y nkruptcy is filed. If this is a supp									
the va	de expenses paid for with no lue of such assistance and h ial Form 106l.)	n-cash government assistance nave included it on Schedule I:	if you know Your Income			Your expe	enses				
	The rental or home ownership bayments and any rent for the co	o expenses for your residence.	Include first mortgage	4.	\$		0.00				
•	f not included in line 4:				_						
	a. Real estate taxes			4a.	æ		0.00				
	b. Property, homeowner's, c	or renter's insurance		4a. 4b.			0.00				
	c. Home maintenance, repa	ir, and upkeep expenses		4c.	- : -		25.00				
	d. Homeowner's association			4d.	\$ _		0.00				
5. <b>A</b>	Additional mortgage payment	s for your residence, such as ho	ome equity loans	5.	\$_		0.00				

Debtor 1 _k	Kevin A Rodriquez	Case num	ber (if known)				
6. <b>Utilitie</b> s	s:						
6a. E	Electricity, heat, natural gas	6a.	\$	350.00			
6b. V	Vater, sewer, garbage collection	6b.	\$	40.00			
	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	160.00			
	Other. Specify:	6d.	·	0.00			
	nd housekeeping supplies	— 7.	\$	400.00			
	are and children's education costs	8.	\$	0.00			
	ng, laundry, and dry cleaning	9.	\$				
			·	75.00			
	al care products and services	10.	·	50.00			
	and dental expenses	11.	\$	65.00			
	ortation. Include gas, maintenance, bus or train fare.	12.	\$	150.00			
	include car payments.		·				
	ninment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00			
	able contributions and religious donations	14.	\$	0.00			
5. <b>Insura</b> r							
	include insurance deducted from your pay or included in lines 4 or 20.		_				
	ife insurance	15a.		0.00			
	Health insurance	15b.	·	0.00			
15c. ∖	/ehicle insurance	15c.	\$	124.00			
15d. C	Other insurance. Specify:	15d.	\$	0.00			
6. Taxes.	Do not include taxes deducted from your pay or included in lines 4 or 20.						
Specify		16.	\$	0.00			
7. Installr	ment or lease payments:						
	Car payments for Vehicle 1	17a.	\$	400.00			
17b. C	Car payments for Vehicle 2	17b.	\$	0.00			
17c. C	Other. Specify:	17c.	\$	0.00			
	Other. Specify:	17d.	*	0.00			
	ayments of alimony, maintenance, and support that you did not report as		<u> </u>	0.00			
	ed from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00			
9. Other r	payments you make to support others who do not live with you.		\$	0.00			
Specify		19.	·	0.00			
	real property expenses not included in lines 4 or 5 of this form or on Sch		our Income.				
	Nortgages on other property	20a.		0.00			
	Real estate taxes	20b.	\$	0.00			
	Property, homeowner's, or renter's insurance	20c.		0.00			
	Maintenance, repair, and upkeep expenses	20d.		0.00			
	Homeowner's association or condominium dues	20a. 20e.	·				
			·	0.00			
1. Other:	Specify:	21.	+\$	0.00			
22. Calcula	ate your monthly expenses						
	dd lines 4 through 21.		\$	1.889.00			
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,000.00			
			·	4.000.00			
22c. Ac	ld line 22a and 22b. The result is your monthly expenses.		\$	1,889.00			
3. Calcula	ate your monthly net income.						
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,850.00			
	Copy your monthly expenses from line 22c above.	23b.	·	1,889.00			
23D. C	bopy your monthly expenses from the 220 above.	۷۵۵.	-φ	1,009.00			
220 0	Subtract your monthly expenses from your monthly income						
	Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	23c.	\$	4,961.00			
'	The result is your <i>monthly net income</i> .						
For exan	expect an increase or decrease in your expenses within the year after y nple, do you expect to finish paying for your car loan within the year or do you expect your tion to the terms of your mortgage?			or decrease because of a			
<u> </u>							
☐ Yes.	Explain here:						

Fill in th	his informa	tion to identify your ca	se:			
Debtor 1	1	Kevin A Rodriquez				
	_	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		First Name	Middle Name	Last Name		
United S	States Bank	ruptcy Court for the:	MIDDLE DISTRICT OF T	ENNESSEE		
Case nu	ımher	_				
(if known)						☐ Check if this is an amended filing
Officia	al Form	106Dec				
			Individual	Debtor's Schedu	ıles	12/15
						.2.0
If two ma	arried peop	le are filing together, l	ooth are equally respor	sible for supplying correct info	rmation.	
obtaining	g money or	property by fraud in o	onnection with a bank	or amended schedules. Making ruptcy case can result in fines u		
years, or	r both. 18 U	l.S.C. §§ 152, 1341, 151	9, and 3571.			·
	Sign B	elow				
Dic	d you pay o	r agree to pay someon	e who is NOT an attorn	ney to help you fill out bankrupto	cy forms?	
_	No					
_	Vos Nar	ne of person			Attach Rankrunto	y Petition Preparer's Notice,
ш	163. INai					Signature (Official Form 119)
			at I have read the sumr	nary and schedules filed with th	is declaration an	d
that	t they are tr	ue and correct.				
		A Rodriquez		X		
	Kevin A R Signature of			Signature of Debtor 2		
	Signature	DEDIOI I				
	Date Jar	uary 25, 2016		Date		

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules** 

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Best Case Bankruptcy

Fill	in this inform	ation to identify you	ır case:			
	otor 1	Kevin A Rodrigue				
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ban	kruptcy Court for the	: MIDDLE DISTRICT OF T	ENNESSEE		
Cas	se number					
	nown)					heck if this is an
					a	mended filing
Of	ficial For	m 107				
			Affairs for Individ	luals Filing for B	ankruptcy	12/15
Be a	as complete a	nd accurate as poss	sible. If two married people a	are filing together, both are	equally responsible for sup	
		). Answer every que		this form. On the top of an	y additional pages, write yo	ur name and case
Par	rt 1: Give De	etails About Your M	arital Status and Where You	Lived Before		
1.	What is your	current marital stat	us?			
	<ul><li>■ Married</li><li>□ Not marr</li></ul>	ied				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ Na		·	•		
	■ No □ Yes. List	all of the places you	lived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. state					nity property state or territor ico, Texas, Washington and V	
	■ No					
	☐ Yes. Mal	ke sure you fill out So	chedule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2 Explain	the Sources of You	ur Income			
4.	Fill in the total	amount of income ye	mployment or from operating ou received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calendar nuary 1 to Dec	year: cember 31, 2015 )	■ Wages, commissions, bonuses, tips	\$37,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

De	btor '	1 Ke	vin A Rodr	iquez			Ca	se number (if known)		
					Debtor 1			Debtor 2		
					Sources of income Check all that apply.	(befo	ss income ore deductions and usions)	Sources of ind Check all that a		Gross income (before deductions and exclusions)
			dar year be December		☐ Wages, commissions bonuses, tips	,	\$38,800.00	☐ Wages, combonuses, tips	nmissions,	
					Operating a business			☐ Operating a	business	
			dar year: December	31, 2013 )	☐ Wages, commissions bonuses, tips	,	\$55,442.00	☐ Wages, combonuses, tips	nmissions,	
					Operating a business			☐ Operating a	business	
	_	each s	-	he gross inco	u are filing a joint case and	-	•	_	-	under Debtor 1.
					Debtor 1			Debtor 2		
					Sources of income Describe below	(befo	ss income ore deductions and usions)	Sources of income Describe below		Gross income (before deductions and exclusions)
			1 of curre	nt year until kruptcy:	Rental Income		\$750.00			
Pa	rt 3:	List	Certain Pa	yments You	Made Before You Filed for	or Bankru	ptcy			
6.	Are □	<b>either</b> No.	Neither De	ebtor 1 nor Dorimarily for a	s debts primarily consur bebtor 2 has primarily con personal, family, or house	nsumer de hold purpo	ebts. Consumer del ose."			01(8) as "incurred by an
			□ No.	Go to line 7	re you filed for bankruptcy	, ala you p	ay any creditor a to	tal of \$6,225° or mo	ore?	
			☐ Yes	List below e paid that cre not include	each creditor to whom you editor. Do not include payn payments to an attorney for to 4/01/16 and every 3 ye	nents for dor this bank	omestic support ob cruptcy case.	ligations, such as c	hild support a	and alimony. Also, do
		Yes.			r both have primarily cor re you filed for bankruptcy			tal of \$600 or more	?	
			■ No.	Go to line 7						
			□ Yes	include pay	each creditor to whom you ments for domestic suppor for this bankruptcy case.					
	Cro	editor'	s Name and	d Address	Dates of payr	ment	Total amount paid	Amount you still owe	Was this p	payment for

Debtor 1	Kevin A Rodriquez		Cas	e number (if known)		
	·					
<i>Insi</i> corp incl	hin 1 year before you filed for bankrup ders include your relatives; any general poorations of which you are an officer, direducing one for a business you operate as aport and alimony.	eartners; relatives of any ge ctor, person in control, or o	neral partners; partners wher of 20% or more	erships of which ye of their voting se	ou are a gener curities; and ar	ral partner; ny managing agent,
	No Yes. List all payments to an insider					
Ins	ider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
insi	hin 1 year before you filed for bankrup der? ude payments on debts guaranteed or co No		yments or transfer a	any property on a	account of a d	lebt that benefited an
	Yes. List all payments to an insider					
Ins	ider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name
Part 4:	Identify Legal Actions, Repossession	ons, and Foreclosures				
	all such matters, including personal injur difications, and contract disputes.  No  Yes. Fill in the details.	y cases, small claims actio	nis, divorces, conecui	on suits, paternity	actions, suppe	of Custody
	se title se number	Nature of the case	Court or agency		Status of th	ne case
vs. Ke	iMortgage, Inc vin A. Rodriquez GT10173	Civil	Davidson Count Sessions Ct. Justice A. A. Bir P.O. Box 19630 Ave. N. #2110 Nashville, TN 37	ch Bldg. 4 408 2nd	■ Pending □ On appe □ Conclud Detainer S	eal led
	hin 1 year before you filed for bankrup cck all that apply and fill in the details belo		perty repossessed, f	oreclosed, garni	shed, attache	d, seized, or levied?
	No Yes. Fill in the information below.					
Cre	editor Name and Address	Describe the Property		Date		Value of the
		Explain what happene	ed			property
Po	imortgage Inc Box 6243 oux Falls, SD 57117	4956 Indian Summer 37207 Davidson Cot Home and .55 acres Summer Drive Nashv that certain Deed as Page of the Davidso Debt	unty located at 4956 Ind ville, TN as describ recorded in Book	dian ed in at	ı	\$304,900.00

Official Form 107

☐ Property was attached, seized or levied.

☐ Property was garnished.

Der	Nor i Kevin A Rodriquez		Case number	(II KNOWN)	
	<u> </u>				
11.	Within 90 days before you filed for bank accounts or refuse to make a payment		, did any creditor, including a bank or financial in e you owed a debt?	stitution, set off any	amounts from your
	No				
	☐ Yes. Fill in the details.				
	Creditor Name and Address	D	escribe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankr court-appointed receiver, a custodian,		was any of your property in the possession of an her official?	assignee for the ben	efit of creditors, a
	■ No □ Yes				
Par	t 5: List Certain Gifts and Contribution	ns			
3.	Within 2 years before you filed for bank  ■ No  □ Yes. Fill in the details for each gift.	ruptcy,	did you give any gifts with a total value of more	than \$600 per persor	n?
	Gifts with a total value of more than \$6 per person	600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift an Address:	d			
14.	Within 2 years before you filed for bank	ruptcy,	did you give any gifts or contributions with a tot	al value of more thar	\$600 to any charity
	■ No				
	☐ Yes. Fill in the details for each gift or	contrib	ution.		
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co.		Describe what you contributed	Dates you contributed	Value
		<i>10)</i>			
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankr disaster, or gambling?	uptcy c	r since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other
	■ No				
	☐ Yes. Fill in the details.				
	Describe the property you lost and	Desc	ribe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred		le the amount that insurance has paid. List ng insurance claims on line 33 of Schedule A/B:	loss	lost
		•	•		
Par	t 7: List Certain Payments or Transfe	rs			
16.	consulted about seeking bankruptcy or	prepar	did you or anyone else acting on your behalf pay ring a bankruptcy petition? ers, or credit counseling agencies for services require		erty to anyone you
	■ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was	Amount of payment
	Email or website address Person Who Made the Payment, if Not	You		made	p

17.	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that you No				erty to anyone who	
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred	value of any prop	perty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers mainclude gifts and transfers that you have alread No	usiness or financial aff ade as security (such as	fairs? the granting of a			
	☐ Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and property transfer			any property or s received or debts schange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		ny property to a s	self-settled tr	rust or similar device	of which you are a
	Name of trust	Description and	value of the prop	erty transfer	red	Date Transfer was
	rumo or tract	2000 inplient and	raido or tilo prop	orty transform	. 0 4	made
Par	List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and Sto	orage Units		
20.	<ul> <li>Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed sold, moved, or transferred?</li> <li>Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerag houses, pension funds, cooperatives, associations, and other financial institutions.</li> <li>No</li> </ul>					
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accour instrument	clo me	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed fo	r bankruptcy, an	y safe depos	it box or other depos	sitory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than you	r home within 1 y	year before y	ou filed for bankrupt	dcy
	■ No					
	☐ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?

Par	τ 9:	identity Property fou Hold or Control for	Someone Eise		
23.	-	u hold or control any property that someo meone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust
		lo es. Fill in the details.			
		er's Name ess (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Valu
Par	t 10:	Give Details About Environmental Informa	ation		
For	the pu	rpose of Part 10, the following definitions	apply:		
•	toxic s	onmental law means any federal, state, or substances, wastes, or material into the a ations controlling the cleanup of these sub neans any location, facility, or property as	ir, land, soil, surface water, ground ostances, wastes, or material.	dwater, or other medium, including so	tatutes or
_		n, operate, or utilize it, including disposal	<u>-</u>	iaw, whether you now own, operate, t	or atmize it or as
		dous material means anything an environ dous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic s	substance,
Rep	ort all	notices, releases, and proceedings that yo	ou know about, regardless of wher	n they occurred.	
24.	Has a	ny governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ental law?
■ No □ Yes. Fill in the details.					
		e of Site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have	you notified any governmental unit of any	release of hazardous material?		
		lo 'es. Fill in the details.			
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have	you been a party in any judicial or adminis	strative proceeding under any envi	ironmental law? Include settlements a	and orders.
	_	lo 'es. Fill in the details.			
	Case Case	Title Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11:	Give Details About Your Business or Con	nections to Any Business		
27.	Withir	n 4 years before you filed for bankruptcy, o	did you own a business or have ar	ny of the following connections to any	/ business?
		A sole proprietor or self-employed in a t	•	•	
		A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)	
	_	A partner in a partnership		•	
		An officer, director, or managing execut	tive of a corporation		
		An owner of at least 5% of the voting or	equity securities of a corporation		

Del	btor 1 Kevin A Rodriquez	Ca	se number (if known)
	■ No. None of the above applies. Go to	Part 12.	
	☐ Yes. Check all that apply above and fi	II in the details below for each business.	
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
28.	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	otcy, did you give a financial statement to a	inyone about your business? Include all financial
	■ No □ Yes. Fill in the details below.		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Par	rt 12: Sign Below		
are with 18 U	true and correct. I understand that making a bankruptcy case can result in fines up to J.S.C. §§ 152, 1341, 1519, and 3571.	a false statement, concealing property, or o	declare under penalty of perjury that the answers obtaining money or property by fraud in connectio ars, or both.
	Kevin A Rodriquez	Cimpeting of Dobton 2	
	vin A Rodriquez Inature of Debtor 1	Signature of Debtor 2	
Dat	te January 25, 2016	Date	
Did ■ N □ Y		nent of Financial Affairs for Individuals Filir	ng for Bankruptcy (Official Form 107)?
	you pay or agree to pay someone who is no	ot an attorney to help you fill out bankrupto	ry forms?
		winter, Detition Dronoverla Nation Design	and Signature (Official Form 110)
ЦY	es. Name of Person Attach the Bankr	ruptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 119).

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
\$24	<b>1</b> 5	filing fee
\$7	'5	administrative fee
+ \$1	5	trustee surcharge
\$33	35	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the Means Test, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

\$1.167 filing fee administrative fee \$550 \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

In Re:
Kevin A Rodriquez
Debtor

BK:

# AGREEMENT FOR REPRESENTATION, DISCLOSURE OF COMPENSATION UNDER 11 USC 329 AND BANKRUPTCY RULE 2016 (b)

1. I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the debtor in, or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows:

Amount paid prior to filing	\$2,000.00	Presumptive fee to be included for payment in the plan	\$4,000.00 (This amount may be modified by motion and notice during the plan not to exceed the presumptive fee approved at the time of the motion).
Amount of payment applied to filing fee	\$0.00	Additional fees to be paid in excess of the presumptive fee:	Hourly charges for services excluded from the presumptive fee. Also additional fees may be applied for by motion if the total fee earned exceeds the fee awarded limited to the presumptive fee allowed at the time of application.
Amount of payment applied to attorney fee	\$2,000.00	Rates ** per hour: (bille	ed in .1hr increments)
Amount in trust subject to court approval of fee applications	\$0.00	Keith Slocum Megan Harlan Quillen Paralegal	\$300.00/ hour \$285.00/hour \$ 90.00/ hour

<sup>\*</sup> Except where plan completion, dismissal, or conversion to ch7 is eminent

- 2. For the agreed upon fee based upon the above hourly rates, J. Robert Harlan, agrees to use reasonable best efforts to preform all regular and routine services to be rendered in this Chapter 13 proceeding, which include but are not limited to the following: meeting and counseling with the debtor to review the debtor's assets, liabilities, income, and expenses and concerning the nature and effect of Chapter 13 bankruptcy. Preparation and filing of statements and schedules, attendance at the meeting of creditors and confirmation hearing, preparation of a defense in the event of a motion to dismiss or motion for relief from stay, preparation of motions by debtor to amend the plan, add creditors, or suspend payments, and motions to incur credit or to buy or sell property of the estate, or re-finance secured loans. Where necessary, motions to avoid liens under 11 USC 522 will be prepared and filed. Other services are also contemplated prior to and during the Chapter 13 case which will assist the debtor to fully understand the rights and responsibilities of a Chapter 13 debtor such as and explanation of how administrative costs and fees are to be paid, advice as to the requirements for casualty loss insurance for secured loans, the requirements for attendance at creditor meetings, and advice concerning plan payment requirements.
- 3. The debtor has acknowledged that matters may arise in connection with the bankruptcy case which are not included in the regular and routine services described above. The attorney may be asked to perform services associated with representing debtor in such matters. Charges for such additional services will be assessed at

<sup>\*\*</sup> Rates are subject to review on January 1 each calendar year and established based upon rates approved by the Bankurptcy Court for the Middle District of Tennessee in similar cases.

the standard hourly rate for the particular attorney working on the case, and shall be billed periodically as stated above. The Debtor has been advised that these charges must be submitted to the Bankruptcy Court for approval. Such services would include, but not limited to, attendance at depositions or Rule 2004 Examinations and other pretrial hearings in regard to adversary proceedings concerning discharge of debt, research, preparation of briefs, preparation for trial, and court time at trial in such litigated matters placed on an adversary track.

- 4. The debtor acknowledges that all determinations as to the existence or absence of property liens is based solely on information provided by the debtor and no independent search of the register's offices has been conducted to exclude the possibility of additional property liens such as judgement liens, artisans liens, marital liens, or tax liens. The debtor acknowledges that unknown or undisclosed liens which are not provided for in the plan may survive the completed bankruptcy case and may impair title to property. The debtor acknowledges that this agreement does not include a lien search or property record search as wouldbe conducted to buy or sell real estate. If such a search is desired by debtor then debtor shall arrange and pay for the same from debtor's separate funds. Appraisal information is not separately verified and the values of debtor's assets may be based on unconfirmed sources. If the value of property is of special importance, the debtor agrees to arrange necessary appraisal services and pay to cost of the same.
- 5. The debtor has acknowledged that matters may arise in connection with the bankruptcy case which require, for resolution, a determination of a substantive legal issue which is separate from and not normally considered part of a bankruptcy case such as a determination of support in domestic court, tax liability matters in tax court, or defense of liability of a tort claim. This agreement does not extend to representation in non-bankruptcy courts or preparation of substantive defenses in non-bankruptcy areas of law for which outside counsel may be obtained, if desired, at the debtor's separate expense. In the event separate counsel is obtained for a hearing in bankruptcy court, J. Robert Harlan will assist in procedural matters to present the issue in Bankruptcy court.
- 6. J. Robert Harlan has not agreed to share this compensation with any other person.
- 7. The debtor has acknowledged that the fees charged and approved by the court for services performed and work done in the case will be the responsibility of the debtors, jointly and severally, until such time as the full amount shall have been paid from the bankruptcy trustee disbursements. In the event the case is dismissed by order of the Bankruptcy Court prior to the entire balance of fees having been paid then the debtor agrees to immediately pay the balance to J. Robert Harlan and that the entire remaining amount thereof shall be immediately due and payable. Thereafter, any unpaid portion of the fees shall accrue interest at the rate of 1.5% per month computed on the unpaid balance. If placed for collection debtor agrees to pay all costs of collection including reasonable attorney fees.
- 8. ASSIGNMENT In accordance with the provisions of this agreement I hereby assign to J. Robert Harlan any amount of funds payable to me from the Chapter 13 Trustee to be applied to any unpaid portion of the awarded attorney fees following dismissal of the chapter 13 case or conversion of the case to chapter 7. The Chapter 13 Trustee is authorized to pay the funds directly to J. Robert Harlan without further Order of this Court.

9. By signing below, I acknowledge that I have received a copy of this disclosure and agree to its terms which have been fully and satisfactorily explained.

DATÉ

/s/ Kevin A Rodriquez
Kevin A Rodriquez

DATE 125/16

/s/ J. ROBERT HARLAN

J. ROBERT HARLAN - BPR No. 010466

Harlan, Slocum & Quillen

Attorney for the Debtor

39 Public Square

PO Box 949

Columbia, TN 38402-0949

Phone - 931/381-0660

Fax - 931/381-7627

bob@robertharlan.com

#### **United States Bankruptcy Court** Middle District of Tennessee

In re	Kevin A Rodriquez		Case No.
		Debtor(s)	Chapter 13
	VERIFICATION OF CREDITOR MATRIX		
The ab	ove-named Debtor hereby verifies	that the attached list of creditors is true and co	orrect to the best of his/her knowledge.
Date:	January 25, 2016	/s/ Kevin A Rodriquez Kevin A Rodriquez	
		Signature of Debtor	

KEVIN A RODRIQUEZ 4956 INDIAN SUMMER DRIVE NASHVILLE TN 37207

J. ROBERT HARLAN HARLAN, SLOCUM & QUILLEN 39 PUBLIC SQUARE PO BOX 949 COLUMBIA, TN 38402-0949

AMERICREDIT
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 183853
ARLINGTON TX 76096

BROCK & SCOTT 4360 CHAMBLEE DUNWOODY ROAD, STE 310 ATLANTA GA 30341

CAPITAL ONE ATTN: BANKRUPTCY CLAIMS SERVICER PO BOX 30285 SALT LAKE CITY UT 84130-0285

CITIMORTGAGE INC PO BOX 6243 SIOUX FALLS SD 57117

DAVIDSON COUNTY GENERAL SESSIONS CT. JUSTICE A. A. BIRCH BLDG. P.O. BOX 196304 408 2ND AVE. N. #2110 NASHVILLE TN 37219-6304

DIAGNOSTIC IMAGING PO BOX 3390 CLARKSVILLE TN 37043

DOVERSIDE EMERGENCY PHYSICIANS, PLLC C/O PHOENIX FINANCIAL SERVICES PO BOX 361450 INDIANAPOLIS IN 46236-1450

DYCK O'NEAL PO BOX 13370 ARLINGTON TX 76094

ECAST SETTLEMENT CHASE MANHATTAN BANK USA PO BOX 35480 NEWARK NJ 07193

EMBASSY DENTAL 1921 21ST AVE S NASHVILLE TN 37212 FIA CARD SERVICES
BILLING INQUIRIES
PO BOX 15026
WILMINGTON DE 19850-5026

FIRST FEDERAL SAVINGS BANK PO BOX 667 DICKSON TN 37056

FIRSTSOURCE 205 BRYANT WOODS SOUTH BUFFALO NY 14228

FRIST CLINIC 2400 PATTERSON ST. STE. 400 NASHVILLE TN 37203

INTERNAL REVENUE BUREAU 6115 ESTATE SMITH BAY STE 225 ST THOMAS VI 00802

MACYS
BANKRUPTCY PROCESSING
PO BOX 8053
MASON OH 45040

MIDLAND CREDIT MANAGEMENT ATTN: CORRESPONDENCE 8875 AERO DRIVE, STE 200 SAN DIEGO CA 92123-8131

NAB PO BOX 198988 NASHVILLE TN 37219

NAVIENT ATTN: CLAIMS DEPT PO BOX 9500 WILKES-BARR PA 18773

OLD HARDING PEDIATRIC ASSOCIATES 5819 OLD HARDING ROAD NASHVILLE TN 37205

PHOENIX FINANCIAL SERV C/O DOVERSIDE EMERGY PHYS PLLC 8902 OTIS AVE STE 103A INDIANAPOLIS IN 46216

PREMIERE CREDIT PO BOX 24850 NASHVILLE TN 37202 RADIOLOGY ALLIANCE PO BOX 440166 NASHVILLE TN 37244-0166

SALLIE MAE PO BOX 9500 WILKES BARRE PA 18773

SCHNEIDER REGIONAL MEDICAL CENTER 9048 SUGAR ESTATE ROAD ST THOMAS VI 00802

SEVEN SPRINGS ORTHOPAEDICS & SPORTS MED STE 101 317 SEVEN SPRINGS WAY BRENTWOOD TN 37027

SKYLINE MEDICAL CENTER 3441 DICKERSON PIKE NASHVILLE TN 37207

TENNESSEE DEPARTMENT OF REVENUE TAX ENFORCEMENT DIVISION: ATN MS. HOWARD 531 HENLY ST. P.O. BOX 378 KNOXVILLE TN 37902

UNITED STATES POSTAL SERVICE PO BOX 227078 DALLAS TX 75222-7078

UROLOGY ASSOCIATES
720 COOL SPRINGS BLVD STE 500
FRANKLIN TN 37067